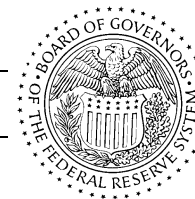

FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
July 10, 2009

Notice to Users of the H.8 Release

Changes to Data and Items Reported on the Release for July 1, 2009

Effective with this release, several changes have been made to the data and the line items shown on the H.8 release. These changes relate to the adoption, as of July 1, 2009, of a single reporting form for all weekly reporters (see the Federal Reserve Board's notice published in the *Federal Register*, 74 FR 10739). The changes are summarized at the following link: www.federalreserve.gov/feeds/h8.html#159. Historical data have been revised to reflect the changes.

In addition, data from the H.8 release are now available for customizable download through the Federal Reserve Board's Data Download Program (DDP). These data will be updated weekly with the H.8 release. Previous links on the H.8 website to "Historical data" have been replaced with links to the "Data Download Program."

Finally, data on this H.8 release have been benchmarked through the March 2009 Call Report. Data on the previous release were benchmarked through the December 2008 Call Report. The data also incorporate new seasonal adjustment factors.

FEDERAL RESERVE statistical release



H.8

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
										Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	8,924.3	9,225.0	9,205.4	9,217.6	9,192.1	9,143.8	9,210.1	9,195.8	9,206.8	9,207.8	9,175.2	9,177.3
2	Securities in bank credit ²	1,988.2	2,018.7	2,067.7	2,082.0	2,110.5	2,112.4	2,128.4	2,166.1	2,139.8	2,179.7	2,173.7	2,186.4
3	Treasury and agency securities ³	1,145.0	1,258.9	1,288.6	1,277.7	1,291.4	1,284.6	1,288.1	1,320.0	1,299.7	1,341.2	1,326.0	1,324.8
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	970.7
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	354.2
6	Other securities	843.2	759.8	779.1	804.3	819.1	827.8	840.3	846.1	840.1	838.5	847.7	861.5
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	218.3
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	643.2
9	Loans and leases in bank credit ⁸	6,936.1	7,206.3	7,137.7	7,135.7	7,081.6	7,031.4	7,081.7	7,029.8	7,067.0	7,028.1	7,001.5	6,990.9
10	Commercial and industrial loans	1,553.5	1,618.4	1,601.5	1,586.5	1,563.2	1,543.8	1,527.1	1,505.0	1,510.1	1,500.6	1,501.0	1,504.3
11	Real estate loans	3,633.0	3,821.0	3,802.8	3,821.0	3,823.3	3,833.1	3,880.4	3,865.4	3,880.6	3,853.2	3,853.7	3,865.2
12	Revolving home equity loans	514.5	588.3	593.4	597.3	601.2	605.0	612.8	611.0	611.8	611.6	610.7	609.4
13	Closed-end residential loans ⁹	1,457.6	1,508.5	1,491.2	1,505.9	1,505.9	1,514.5	1,554.7	1,548.0	1,560.1	1,535.1	1,536.2	1,555.3
14	Commercial real estate loans ¹⁰	1,660.9	1,724.2	1,718.2	1,717.8	1,716.2	1,713.6	1,712.9	1,706.4	1,708.6	1,706.6	1,706.8	1,700.5
15	Consumer loans	814.1	861.9	871.1	882.1	873.6	862.9	863.1	859.2	861.9	859.3	858.8	853.7
16	Credit cards and other revolving plans	332.3	367.9	374.0	382.8	376.1	367.5	363.3	359.6	362.0	358.3	359.7	355.9
17	Other consumer loans ¹¹	481.8	494.0	497.1	499.3	497.5	495.3	499.8	499.6	499.8	501.0	499.1	497.8
18	Other loans and leases	935.5	905.0	862.3	846.1	821.6	791.7	811.0	800.2	814.5	815.0	788.1	767.7
19	Fed funds and reverse RPs with nonbanks ¹²	306.4	271.1	241.6	231.9	221.5	202.8	213.2	210.5	220.4	227.8	198.6	184.4
20	All other loans and leases ¹³	629.0	633.8	620.7	614.2	600.1	588.9	597.8	589.7	594.0	587.2	589.5	583.3
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	178.4
22	Interbank loans ¹²	452.9	361.7	433.7	442.7	424.0	435.4	454.8	435.3	473.4	438.0	439.6	382.8
23	Fed funds and reverse RPs with banks ¹²	369.0	295.8	367.7	379.4	365.3	366.6	386.3	367.3	403.4	371.8	373.2	312.0
24	Loans to commercial banks	83.9	65.8	66.1	63.2	58.7	68.8	68.5	68.0	70.0	66.2	66.4	70.8
25	Cash assets ¹⁴	320.0	989.5	979.0	854.1	939.5	1,018.4	1,035.6	913.7	985.4	879.5	918.9	851.0
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	489.8
27	Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	368.8
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	121.1
29	Other assets ¹⁷	1,007.8	1,175.4	1,130.1	1,137.1	1,143.0	1,119.0	1,134.1	1,165.1	1,152.3	1,162.1	1,171.4	1,191.8
30	TOTAL ASSETS	11,032.1	12,282.9	12,191.8	12,037.5	12,075.3	12,053.7	12,153.7	12,010.0	12,102.0	11,983.5	12,010.2	11,914.3

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
										Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	6,889.5	7,228.3	7,278.6	7,271.4	7,299.0	7,327.4	7,457.6	7,532.7	7,539.7	7,535.0	7,565.9	7,504.9
32	Large time deposits	2,105.1	1,897.0	1,886.6	1,840.9	1,813.0	1,839.4	1,869.2	1,882.5	1,877.1	1,878.8	1,881.2	1,901.9
33	Other deposits	4,784.4	5,331.2	5,392.0	5,430.5	5,486.0	5,488.1	5,588.5	5,650.2	5,662.6	5,656.1	5,684.7	5,603.0
34	Borrowings	2,235.6	2,453.9	2,404.7	2,426.3	2,438.3	2,406.5	2,421.3	2,357.7	2,401.1	2,355.4	2,325.4	2,327.1
35	Borrowings from banks in the U.S.	475.2	378.2	414.8	419.4	415.7	419.3	419.7	414.8	442.4	407.2	410.6	405.2
36	Borrowings from others	1,760.4	2,075.7	1,989.9	2,006.9	2,022.6	1,987.2	2,001.6	1,942.9	1,958.7	1,948.2	1,914.8	1,922.0
37	Trading liabilities ¹⁸	—	—	—	—	—	—	—	—	—	—	—	325.8
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	270.7
39	Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—	55.2
40	Net due to related foreign offices	11.9	408.3	387.4	241.5	222.7	272.0	208.0	110.2	156.3	86.9	111.7	64.5
41	Other liabilities ¹⁹	423.8	450.4	444.4	435.0	434.7	427.1	435.5	472.3	453.8	472.3	467.5	509.7
42	TOTAL LIABILITIES	9,910.6	11,070.0	10,985.5	10,799.9	10,815.2	10,819.9	10,886.6	10,802.8	10,872.7	10,785.8	10,798.1	10,732.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²⁰	1,121.5	1,212.9	1,206.3	1,237.5	1,260.1	1,233.7	1,267.1	1,207.1	1,229.3	1,197.7	1,212.2	1,182.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-80.7
45	Securitized consumer loans ²²	413.6	411.2	407.5	403.7	403.9	407.9	406.9	405.0	403.7	405.5	405.6	407.1
46	Securitized credit cards and other revolving plans	377.9	372.7	369.8	365.8	365.7	369.7	368.7	367.2	365.4	367.3	368.3	370.3
47	Other securitized consumer loans	35.6	38.5	37.7	37.9	38.2	38.2	38.2	37.8	38.4	38.2	37.3	36.8
48	Securitized real estate loans ²²	1,248.1	1,423.6	1,402.8	1,379.8	1,378.8	1,387.9	1,400.8	1,427.2	1,417.7	1,430.6	1,425.5	1,443.3

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending				
										Jun 10	Jun 17	Jun 24	Jul 1	
ASSETS														
1	Bank credit	8,904.1	9,266.4	9,223.3	9,234.8	9,185.0	9,127.2	9,193.3	9,174.0	9,185.9	9,205.0	9,126.3	9,147.4	
2	Securities in bank credit ²	1,985.0	2,017.8	2,062.6	2,084.1	2,118.9	2,107.7	2,126.1	2,160.8	2,125.5	2,176.1	2,169.6	2,184.5	
3	Treasury and agency securities ³	1,145.3	1,252.0	1,285.4	1,286.7	1,308.3	1,287.0	1,289.6	1,318.9	1,289.9	1,341.8	1,328.8	1,325.7	
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	970.6	
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	355.1	
6	Other securities	839.7	765.8	777.2	797.5	810.6	820.7	836.5	841.9	835.7	834.3	840.8	858.8	
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	218.2	
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	640.6	
9	Loans and leases in bank credit ⁸	6,919.2	7,248.6	7,160.7	7,150.7	7,066.1	7,019.5	7,067.2	7,013.2	7,060.4	7,028.9	6,956.7	6,962.8	
10	Commercial and industrial loans	1,549.8	1,619.4	1,602.0	1,592.1	1,569.7	1,551.2	1,532.2	1,500.9	1,502.4	1,498.4	1,495.0	1,501.6	
11	Real estate loans	3,631.1	3,822.1	3,799.2	3,819.8	3,812.8	3,827.2	3,878.0	3,863.2	3,896.2	3,847.5	3,839.9	3,857.2	
12	Revolving home equity loans	513.3	590.4	595.0	596.8	598.2	602.6	611.4	609.4	609.8	610.0	609.5	608.0	
13	Closed-end residential loans ⁹	1,460.3	1,504.5	1,484.8	1,504.6	1,498.6	1,514.8	1,557.2	1,550.4	1,581.2	1,531.9	1,527.0	1,552.2	
14	Commercial real estate loans ¹⁰	1,657.6	1,727.2	1,719.4	1,718.4	1,715.9	1,709.9	1,709.4	1,703.4	1,705.2	1,705.6	1,703.4	1,697.1	
15	Consumer loans	808.9	872.1	894.0	892.5	869.6	857.9	858.9	853.5	856.6	856.7	854.0	841.2	
16	Credit cards and other revolving plans	327.1	384.7	393.2	387.9	369.9	360.8	357.1	353.7	354.2	354.6	355.9	346.7	
17	Other consumer loans ¹¹	481.8	487.4	500.8	504.6	499.6	497.1	501.7	499.8	502.4	502.1	498.2	494.6	
18	Other loans and leases	929.3	935.1	865.5	846.3	814.1	783.2	798.1	795.6	805.2	826.3	767.8	762.8	
19	Fed funds and reverse RPs with nonbanks ¹²	301.8	284.8	242.4	235.8	220.2	199.1	206.9	207.5	218.0	238.9	184.0	173.0	
20	All other loans and leases ¹³	627.4	650.3	623.1	610.5	593.9	584.1	591.2	588.1	587.3	587.4	583.8	589.9	
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	179.8	
22	Interbank loans ¹²	437.2	377.4	446.3	447.7	433.9	443.9	440.1	422.6	464.6	433.3	427.2	356.2	
23	Fed funds and reverse RPs with banks ¹²	354.7	309.9	379.4	384.2	373.1	374.5	371.3	355.4	393.3	368.2	362.9	287.7	
24	Loans to commercial banks	82.5	67.5	67.0	63.5	60.8	69.3	68.7	67.2	71.3	65.1	64.3	68.6	
25	Cash assets ¹⁴	317.1	1,041.0	1,015.3	848.7	912.6	1,013.6	1,027.5	903.5	945.0	878.4	870.0	886.8	
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	478.0	
27	Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	350.5	
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	127.5	
29	Other assets ¹⁷	1,003.1	1,177.3	1,127.6	1,135.0	1,149.0	1,116.6	1,123.4	1,160.0	1,152.0	1,153.2	1,152.4	1,197.1	
30	TOTAL ASSETS	10,981.2	12,425.0	12,285.8	12,056.6	12,062.1	12,047.2	12,099.7	11,945.6	12,023.6	11,946.8	11,861.6	11,885.7	

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
										Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	6,873.8	7,293.8	7,297.8	7,265.8	7,328.3	7,370.4	7,463.8	7,513.5	7,548.7	7,546.4	7,439.9	7,500.6
32	Large time deposits	2,099.7	1,913.7	1,900.8	1,838.9	1,806.9	1,832.0	1,876.6	1,877.6	1,889.3	1,879.1	1,859.0	1,881.6
33	Other deposits	4,774.1	5,380.0	5,397.0	5,427.0	5,521.4	5,538.4	5,587.3	5,635.9	5,659.4	5,667.3	5,580.9	5,619.1
34	Borrowings	2,233.8	2,451.1	2,398.5	2,418.7	2,440.3	2,415.7	2,439.8	2,351.9	2,388.9	2,354.9	2,337.7	2,292.2
35	Borrowings from banks in the U.S.	473.2	380.4	421.3	421.8	418.3	422.8	414.3	411.7	437.5	407.2	412.6	397.0
36	Borrowings from others	1,760.7	2,070.6	1,977.2	1,996.8	2,022.0	1,992.9	2,025.5	1,940.2	1,951.4	1,947.7	1,925.1	1,895.2
37	Trading liabilities ¹⁸	—	—	—	—	—	—	—	—	—	—	—	307.4
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	253.5
39	Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—	53.9
40	Net due to related foreign offices	-50.6	467.7	471.2	293.4	209.0	218.6	162.5	50.1	79.3	5.4	77.9	19.2
41	Other liabilities ¹⁹	415.2	459.4	446.4	441.6	437.4	420.9	431.7	462.4	452.6	464.4	446.3	496.3
42	TOTAL LIABILITIES	9,819.1	11,242.5	11,113.8	10,849.5	10,839.2	10,814.4	10,856.2	10,700.6	10,794.9	10,701.2	10,617.5	10,615.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²⁰	1,162.1	1,182.5	1,172.0	1,207.0	1,222.8	1,232.8	1,243.5	1,245.0	1,228.7	1,245.5	1,244.1	1,270.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-80.7
45	Securitized consumer loans ²²	412.6	414.0	409.8	405.4	406.1	409.4	406.1	404.0	402.9	403.3	404.8	408.0
46	Securitized credit cards and other revolving plans	377.8	373.4	370.5	366.7	367.6	371.6	369.0	367.3	366.0	366.5	368.2	371.5
47	Other securitized consumer loans	34.7	40.6	39.3	38.7	38.4	37.8	37.2	36.7	36.9	36.8	36.6	36.5
48	Securitized real estate loans ²²	1,244.8	1,430.2	1,435.3	1,426.7	1,423.5	1,426.5	1,424.2	1,425.4	1,424.1	1,431.6	1,422.1	1,423.9

Footnotes appear on page 21.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
										Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	7,874.0	8,242.3	8,222.5	8,248.0	8,213.3	8,185.9	8,259.0	8,273.8	8,273.7	8,277.2	8,269.9	8,267.3
2	Securities in bank credit ²	1,636.9	1,713.3	1,761.0	1,780.9	1,802.8	1,818.6	1,837.2	1,885.1	1,855.8	1,896.3	1,897.3	1,909.4
3	Treasury and agency securities ³	1,031.4	1,149.0	1,175.7	1,168.8	1,174.8	1,177.6	1,184.5	1,222.0	1,198.5	1,238.9	1,230.9	1,235.0
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	947.1
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	287.8
6	Other securities	605.5	564.4	585.3	612.1	627.9	641.0	652.8	663.0	657.2	657.4	666.4	674.4
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	200.0
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	474.4
9	Loans and leases in bank credit ⁸	6,237.2	6,528.9	6,461.5	6,467.2	6,410.5	6,367.3	6,421.8	6,388.7	6,417.9	6,380.9	6,372.5	6,357.9
10	Commercial and industrial loans	1,217.1	1,251.2	1,234.1	1,224.3	1,206.8	1,190.0	1,181.4	1,168.5	1,172.0	1,165.2	1,167.9	1,166.0
11	Real estate loans	3,588.6	3,775.1	3,758.2	3,774.9	3,778.3	3,789.1	3,835.3	3,820.9	3,835.5	3,808.1	3,809.6	3,821.8
12	Revolving home equity loans	513.6	586.6	591.9	595.3	599.9	603.7	611.4	609.4	610.0	609.7	608.9	608.7
13	Closed-end residential loans ⁹	1,454.2	1,504.9	1,487.5	1,502.0	1,502.6	1,511.5	1,551.8	1,544.8	1,557.4	1,532.4	1,533.4	1,549.9
14	Commercial real estate loans ¹⁰	1,620.8	1,683.6	1,678.8	1,677.6	1,675.9	1,673.8	1,672.1	1,666.7	1,668.0	1,666.1	1,667.4	1,663.2
15	Consumer loans	814.1	861.9	871.1	882.1	873.5	862.8	863.1	859.0	861.8	859.2	858.7	852.8
16	Credit cards and other revolving plans	332.3	367.9	374.0	382.8	376.1	367.5	363.3	359.6	362.0	358.3	359.7	355.8
17	Other consumer loans ¹¹	481.8	494.0	497.1	499.3	497.5	495.3	499.8	499.4	499.8	500.9	499.0	496.9
18	Other loans and leases	617.4	640.7	598.1	585.9	551.8	525.4	541.9	540.4	548.6	548.4	536.3	517.3
19	Fed funds and reverse RPs with nonbanks ¹²	190.5	210.3	177.3	168.5	146.5	125.5	135.5	134.6	140.8	145.7	129.7	113.6
20	All other loans and leases ¹³	426.9	430.4	420.9	417.4	405.3	399.9	406.4	405.8	407.7	402.7	406.7	403.7
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	175.8
22	Interbank loans ¹²	381.4	326.6	390.4	396.2	381.8	390.5	407.7	394.6	429.6	396.6	401.3	345.3
23	Fed funds and reverse RPs with banks ¹²	304.1	269.3	332.6	341.1	330.6	328.9	344.1	331.7	364.3	335.2	340.2	280.3
24	Loans to commercial banks	77.4	57.3	57.8	55.1	51.2	61.6	63.7	63.0	65.3	61.5	61.1	65.0
25	Cash assets ¹⁴	260.4	669.8	666.8	614.0	702.0	733.2	759.9	726.0	783.3	706.7	720.3	692.8
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	356.9
27	Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	236.3
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	120.6
29	Other assets ¹⁷	957.5	1,113.4	1,075.4	1,090.8	1,103.5	1,072.5	1,091.8	1,129.9	1,114.6	1,122.4	1,137.8	1,163.9
30	TOTAL ASSETS	9,696.5	10,726.7	10,634.2	10,567.7	10,625.3	10,569.5	10,690.2	10,687.6	10,749.3	10,661.2	10,696.6	10,650.4

Footnotes appear on page 21.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	5,745.7	6,345.1	6,379.2	6,399.0	6,459.1	6,437.2	6,526.5	6,585.1	6,596.9	6,587.3	6,618.4	6,545.3
32	Large time deposits	996.7	1,054.0	1,026.2	1,009.7	1,005.2	995.4	985.7	980.0	980.7	977.0	979.9	983.5
33	Other deposits	4,749.0	5,291.1	5,353.0	5,389.4	5,453.9	5,441.8	5,540.8	5,605.1	5,616.2	5,610.4	5,638.5	5,561.8
34	Borrowings	1,644.9	1,847.9	1,800.8	1,803.3	1,786.5	1,742.6	1,759.6	1,719.2	1,761.3	1,719.6	1,684.3	1,691.1
35	Borrowings from banks in the U.S.	403.6	339.9	370.8	375.7	380.3	375.6	371.5	376.2	397.2	368.7	371.2	375.7
36	Borrowings from others	1,241.3	1,508.0	1,430.0	1,427.5	1,406.2	1,367.0	1,388.2	1,343.0	1,364.1	1,350.9	1,313.1	1,315.4
37	Trading liabilities ¹⁸	—	—	—	—	—	—	—	—	—	—	—	193.6
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	148.4
39	Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—	45.2
40	Net due to related foreign offices	540.7	583.6	580.4	497.9	471.8	521.0	509.1	506.8	524.0	476.2	519.9	517.8
41	Other liabilities ¹⁹	381.6	409.7	406.7	397.3	398.6	387.0	400.7	434.1	419.0	436.8	425.3	467.6
42	TOTAL LIABILITIES	8,540.9	9,568.8	9,472.8	9,360.5	9,387.6	9,327.3	9,416.7	9,440.9	9,489.3	9,422.3	9,441.8	9,415.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²⁰	1,155.6	1,157.9	1,161.4	1,207.2	1,237.7	1,242.2	1,273.5	1,246.7	1,260.0	1,238.9	1,254.9	1,235.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-79.1
45	Securitized consumer loans ²²	413.6	411.2	407.5	403.7	403.9	407.9	406.9	405.0	403.7	405.5	405.6	407.1
46	Securitized credit cards and other revolving plans	377.9	372.7	369.8	365.8	365.7	369.7	368.7	367.2	365.4	367.3	368.3	370.3
47	Other securitized consumer loans	35.6	38.5	37.7	37.9	38.2	38.2	38.2	37.8	38.4	38.2	37.3	36.8
48	Securitized real estate loans ²²	1,248.1	1,423.6	1,402.8	1,379.8	1,378.8	1,387.9	1,400.8	1,427.2	1,417.7	1,430.6	1,425.5	1,443.3

Footnotes appear on page 21.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
										Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	7,858.7	8,279.3	8,243.4	8,262.7	8,208.3	8,168.2	8,246.3	8,257.2	8,255.1	8,275.1	8,231.7	8,246.5
2	Securities in bank credit ²	1,637.7	1,713.5	1,760.9	1,781.3	1,814.3	1,815.1	1,837.2	1,883.4	1,843.8	1,894.2	1,899.3	1,912.8
3	Treasury and agency securities ³	1,031.4	1,148.5	1,175.5	1,172.2	1,188.0	1,174.6	1,180.8	1,219.0	1,185.7	1,235.9	1,233.1	1,236.3
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	945.1
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	291.2
6	Other securities	606.2	565.0	585.5	609.1	626.3	640.4	656.4	664.4	658.1	658.3	666.2	676.5
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	200.5
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	476.0
9	Loans and leases in bank credit ⁸	6,221.0	6,565.8	6,482.5	6,481.4	6,394.0	6,353.1	6,409.0	6,373.8	6,411.4	6,380.9	6,332.4	6,333.7
10	Commercial and industrial loans	1,216.0	1,251.2	1,231.1	1,225.4	1,209.3	1,196.3	1,186.7	1,167.1	1,167.0	1,165.3	1,164.8	1,167.1
11	Real estate loans	3,586.9	3,776.5	3,754.1	3,774.6	3,767.5	3,782.1	3,832.9	3,819.0	3,851.4	3,802.7	3,796.3	3,813.9
12	Revolving home equity loans	512.4	588.8	593.4	595.2	596.6	600.8	609.7	608.1	608.2	608.4	607.9	607.8
13	Closed-end residential loans ⁹	1,456.8	1,500.7	1,481.3	1,501.3	1,495.5	1,511.8	1,554.3	1,547.1	1,578.5	1,529.2	1,524.5	1,546.3
14	Commercial real estate loans ¹⁰	1,617.6	1,687.0	1,679.4	1,678.1	1,675.4	1,669.4	1,668.8	1,663.8	1,664.8	1,665.1	1,664.0	1,659.9
15	Consumer loans	808.9	872.1	894.0	892.5	869.6	857.9	858.9	853.3	856.6	856.7	854.0	840.1
16	Credit cards and other revolving plans	327.1	384.7	393.2	387.9	369.9	360.8	357.1	353.7	354.2	354.6	355.9	346.6
17	Other consumer loans ¹¹	481.8	487.4	500.8	504.6	499.6	497.1	501.7	499.6	502.4	502.1	498.2	493.5
18	Other loans and leases	609.2	666.0	603.3	589.0	547.7	516.9	530.6	534.5	536.4	556.2	517.2	512.6
19	Fed funds and reverse RPs with nonbanks ¹²	183.1	225.9	183.2	175.4	148.2	119.6	127.7	129.5	135.2	153.0	114.4	101.5
20	All other loans and leases ¹³	426.1	440.2	420.2	413.6	399.5	397.3	403.0	405.0	401.2	403.2	402.8	411.1
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	176.7
22	Interbank loans ¹²	369.2	341.2	401.4	400.8	393.5	402.4	395.4	383.6	422.1	392.2	389.3	323.9
23	Fed funds and reverse RPs with banks ¹²	292.1	283.2	343.4	346.1	341.0	339.8	331.3	320.6	354.6	331.0	329.4	260.2
24	Loans to commercial banks	77.0	58.0	57.9	54.6	52.5	62.6	64.1	63.0	67.6	61.2	59.9	63.7
25	Cash assets ¹⁴	256.2	711.7	697.3	614.9	680.8	734.0	754.0	711.9	746.3	704.6	660.3	720.8
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	355.2
27	Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	228.3
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	126.9
29	Other assets ¹⁷	947.6	1,123.3	1,079.5	1,087.7	1,101.0	1,069.3	1,078.5	1,117.6	1,106.8	1,107.9	1,109.9	1,161.7
30	TOTAL ASSETS	9,651.6	10,847.7	10,724.2	10,592.2	10,612.9	10,567.4	10,642.9	10,625.8	10,671.2	10,626.6	10,549.1	10,631.4

Footnotes appear on page 21.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
										Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	5,723.6	6,406.3	6,394.7	6,400.6	6,488.9	6,482.2	6,514.8	6,559.6	6,585.6	6,589.7	6,490.1	6,555.9
32	Large time deposits	984.6	1,065.8	1,036.5	1,012.9	1,007.9	987.6	974.4	968.4	971.8	968.3	955.2	977.0
33	Other deposits	4,739.0	5,340.4	5,358.2	5,387.7	5,480.9	5,494.6	5,540.4	5,591.2	5,613.8	5,621.4	5,534.9	5,578.9
34	Borrowings	1,638.5	1,840.0	1,793.0	1,796.5	1,770.0	1,740.4	1,764.4	1,707.3	1,743.4	1,710.5	1,699.1	1,648.9
35	Borrowings from banks in the U.S.	403.3	340.4	378.1	380.0	378.3	380.7	370.8	374.6	396.8	369.4	377.1	364.3
36	Borrowings from others	1,235.2	1,499.7	1,414.9	1,416.5	1,391.6	1,359.6	1,393.6	1,332.7	1,346.6	1,341.2	1,321.9	1,284.6
37	Trading liabilities ¹⁸	—	—	—	—	—	—	—	—	—	—	—	183.5
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	139.2
39	Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—	44.3
40	Net due to related foreign offices	532.9	604.2	629.5	521.5	457.7	490.5	514.5	501.0	513.1	454.6	525.0	518.9
41	Other liabilities ¹⁹	373.5	418.0	406.9	402.8	401.1	383.9	394.7	424.8	415.9	430.1	405.6	457.1
42	TOTAL LIABILITIES	8,493.6	9,669.0	9,556.1	9,389.0	9,393.7	9,337.5	9,402.3	9,383.7	9,445.3	9,383.9	9,307.9	9,364.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²⁰	1,158.1	1,178.6	1,168.1	1,203.2	1,219.2	1,229.9	1,240.6	1,242.1	1,225.8	1,242.6	1,241.2	1,267.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-79.1
45	Securitized consumer loans ²²	412.6	414.0	409.8	405.4	406.1	409.4	406.1	404.0	402.9	403.3	404.8	408.0
46	Securitized credit cards and other revolving plans	377.8	373.4	370.5	366.7	367.6	371.6	369.0	367.3	366.0	366.5	368.2	371.5
47	Other securitized consumer loans	34.7	40.6	39.3	38.7	38.4	37.8	37.2	36.7	36.9	36.8	36.6	36.5
48	Securitized real estate loans ²²	1,244.8	1,430.2	1,435.3	1,426.7	1,423.5	1,426.5	1,424.2	1,425.4	1,424.1	1,431.6	1,422.1	1,423.9

Footnotes appear on page 21.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	4,833.2	5,124.1	5,060.8	5,054.8	5,014.8	4,981.5	5,053.1	5,071.9	5,072.1	5,078.1	5,064.8	5,065.9
2	Securities in bank credit ²	1,057.8	1,129.6	1,136.9	1,151.0	1,163.9	1,159.8	1,178.4	1,218.1	1,194.3	1,230.6	1,227.6	1,234.0
3	Treasury and agency securities ³	682.5	765.6	759.3	749.8	753.8	748.8	754.1	790.4	768.2	806.3	797.1	804.8
4	Mortgage-backed securities (MBS) ⁴	564.7	654.0	671.4	655.6	647.6	642.8	641.7	671.8	654.5	686.9	677.0	681.4
5	Non-MBS ⁵	117.8	111.5	87.9	94.2	106.2	106.0	112.4	118.5	113.7	119.4	120.1	123.4
6	Other securities	375.3	364.0	377.7	401.2	410.1	411.0	424.3	427.7	426.1	424.3	430.6	429.2
7	Mortgage-backed securities ⁶	178.8	145.8	151.5	153.6	151.3	155.2	157.9	159.4	158.6	158.5	160.9	160.4
8	Non-MBS ⁷	196.5	218.2	226.1	247.6	258.8	255.8	266.4	268.3	267.5	265.8	269.7	268.8
9	Loans and leases in bank credit ⁸	3,775.5	3,994.5	3,923.8	3,903.8	3,850.9	3,821.7	3,874.7	3,853.8	3,877.8	3,847.5	3,837.2	3,831.9
10	Commercial and industrial loans	782.1	797.9	789.2	781.3	769.0	756.7	751.9	741.9	744.1	739.0	741.1	741.1
11	Real estate loans	1,918.6	2,070.3	2,048.3	2,043.8	2,044.2	2,057.4	2,105.6	2,095.2	2,108.3	2,083.4	2,085.3	2,096.5
12	Revolving home equity loans	397.3	461.8	464.7	465.9	468.6	472.3	480.5	480.2	481.0	480.3	479.8	479.3
13	Closed-end residential loans ⁹	945.4	987.9	967.1	964.2	962.6	972.3	1,014.9	1,007.3	1,019.6	996.6	997.4	1,008.9
14	Commercial real estate loans ¹⁰	575.9	620.7	616.4	613.7	613.0	612.8	610.2	607.7	607.7	606.6	608.0	608.3
15	Consumer loans	584.9	618.8	628.3	632.5	626.3	618.4	612.4	610.2	611.0	610.4	611.3	606.0
16	Credit cards and other revolving plans	253.6	274.3	280.0	283.0	277.9	272.7	267.7	266.3	267.1	265.4	267.6	263.7
17	Other consumer loans ¹¹	331.3	344.5	348.4	349.5	348.4	345.8	344.7	343.8	343.9	345.0	343.8	342.3
18	Other loans and leases	489.8	507.5	458.1	446.1	411.5	389.3	404.8	406.5	414.3	414.6	399.4	388.4
19	Fed funds and reverse RPs with nonbanks ¹²	187.9	202.2	167.7	158.1	133.0	116.9	125.4	125.9	132.0	135.8	119.0	109.9
20	All other loans and leases ¹³	302.0	305.3	290.4	288.0	278.4	272.4	279.4	280.7	282.3	278.9	280.4	278.5
21	LESS: Allowance for loan and lease losses	64.7	95.2	98.2	101.6	106.9	111.5	118.5	123.3	122.9	123.4	123.4	123.5
22	Interbank loans ¹²	361.5	279.8	330.2	330.5	318.9	327.6	349.8	337.2	374.3	335.6	345.3	286.0
23	Fed funds and reverse RPs with banks ¹²	290.4	229.7	280.6	284.6	275.4	277.9	294.4	284.8	317.6	285.0	294.8	234.8
24	Loans to commercial banks	71.2	50.2	49.7	45.9	43.5	49.7	55.4	52.4	56.7	50.6	50.5	51.2
25	Cash assets ¹⁴	153.6	443.4	436.3	385.2	459.5	495.4	525.3	504.8	554.0	492.4	496.9	477.3
26	Trading assets ¹⁵	318.1	455.5	403.8	351.9	362.4	330.7	320.6	305.2	293.7	302.0	311.2	310.8
27	Derivatives with a positive fair value ¹⁶	210.2	372.2	313.0	263.9	283.4	256.1	239.1	223.4	210.7	220.1	230.7	230.0
28	Other trading assets	107.8	83.3	90.8	88.1	79.0	74.6	81.6	81.8	83.0	81.8	80.6	80.8
29	Other assets ¹⁷	740.3	837.9	812.1	824.8	833.1	809.1	821.3	849.9	834.9	844.1	856.5	881.5
30	TOTAL ASSETS	6,342.0	7,045.6	6,945.0	6,845.6	6,881.8	6,832.8	6,951.7	6,945.7	7,006.1	6,928.8	6,951.3	6,897.9

Footnotes appear on page 21.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	3,314.5	3,743.6	3,744.5	3,736.5	3,771.7	3,735.7	3,810.8	3,847.9	3,857.0	3,850.2	3,867.2	3,819.5
32	Large time deposits	565.0	607.1	581.2	558.8	548.5	536.3	529.1	517.3	521.3	518.5	516.9	509.7
33	Other deposits	2,749.6	3,136.5	3,163.4	3,177.7	3,223.2	3,199.4	3,281.8	3,330.6	3,335.7	3,331.7	3,350.2	3,309.8
34	Borrowings	1,117.2	1,298.0	1,275.4	1,270.9	1,253.4	1,230.0	1,256.9	1,232.9	1,275.1	1,241.5	1,196.4	1,200.5
35	Borrowings from banks in the U.S.	237.3	189.9	231.2	229.1	228.7	228.4	226.5	239.9	263.0	239.9	232.1	228.5
36	Borrowings from others	880.0	1,108.0	1,044.2	1,041.8	1,024.7	1,001.5	1,030.4	993.0	1,012.1	1,001.7	964.3	972.0
37	Trading liabilities ¹⁸	260.2	378.0	300.2	256.0	265.7	233.4	214.8	192.1	184.5	199.1	190.7	189.8
38	Derivatives with a negative fair value ¹⁶	176.0	318.6	248.8	209.9	223.1	193.2	176.6	153.4	150.6	158.6	152.2	145.2
39	Other trading liabilities	84.2	59.4	51.4	46.1	42.6	40.2	38.2	38.7	33.9	40.5	38.5	44.6
40	Net due to related foreign offices	481.3	542.7	572.6	472.8	416.0	446.8	471.4	457.1	471.1	413.5	478.8	470.2
41	Other liabilities ¹⁹	327.6	342.1	332.7	326.2	329.0	317.9	328.9	357.0	345.3	360.6	348.6	383.4
42	TOTAL LIABILITIES	5,500.9	6,304.3	6,225.5	6,062.3	6,035.8	5,963.8	6,082.8	6,087.1	6,133.0	6,064.9	6,081.6	6,063.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²⁰	841.1	741.3	719.5	783.3	846.0	869.0	868.9	858.6	873.1	863.9	869.7	834.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	-30.9	-81.8	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-52.5	-46.9	-47.6	-43.3
45	Securitized consumer loans ²²	313.7	322.1	319.8	318.5	318.1	320.2	319.6	316.8	317.0	317.7	316.5	317.3
46	Securitized credit cards and other revolving plans	278.2	284.0	282.1	280.5	280.2	282.7	282.1	279.8	279.4	280.3	279.8	281.1
47	Other securitized consumer loans	35.6	38.2	37.7	38.0	37.9	37.5	37.5	37.1	37.6	37.4	36.6	36.2
48	Securitized real estate loans ²²	1,212.9	1,387.1	1,366.9	1,345.3	1,346.1	1,355.9	1,369.8	1,393.3	1,385.3	1,397.5	1,392.3	1,404.6

Footnotes appear on page 21.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	4,816.7	5,160.9	5,081.5	5,064.1	5,003.3	4,968.1	5,041.7	5,054.2	5,052.1	5,073.8	5,026.2	5,046.0
2	Securities in bank credit ²	1,056.8	1,134.3	1,135.5	1,147.5	1,166.2	1,154.1	1,175.6	1,213.8	1,177.8	1,225.0	1,226.3	1,240.1
3	Treasury and agency securities ³	680.1	769.3	759.3	750.4	758.4	741.0	746.3	784.0	749.8	799.2	795.3	808.3
4	Mortgage-backed securities (MBS) ⁴	561.3	658.7	673.6	655.9	651.5	635.2	634.4	664.2	636.6	679.3	673.9	680.4
5	Non-MBS ⁵	118.7	110.5	85.8	94.5	107.0	105.8	111.9	119.8	113.2	119.9	121.4	127.9
6	Other securities	376.8	365.1	376.2	397.1	407.8	413.1	429.3	429.8	428.0	425.8	431.0	431.7
7	Mortgage-backed securities ⁶	178.8	148.1	155.7	156.3	153.5	158.2	158.6	159.3	159.0	158.4	160.1	160.2
8	Non-MBS ⁷	198.0	217.0	220.5	240.8	254.3	254.9	270.6	270.5	269.0	267.4	271.0	271.6
9	Loans and leases in bank credit ⁸	3,759.9	4,026.6	3,946.0	3,916.6	3,837.1	3,814.0	3,866.1	3,840.4	3,874.3	3,848.8	3,799.9	3,806.0
10	Commercial and industrial loans	780.5	797.9	788.1	783.6	770.9	761.2	754.7	740.0	739.5	738.5	737.5	741.5
11	Real estate loans	1,920.8	2,069.7	2,046.7	2,042.0	2,035.3	2,057.2	2,108.3	2,097.3	2,126.0	2,083.0	2,077.7	2,091.3
12	Revolving home equity loans	397.0	463.1	466.3	465.8	466.5	470.6	479.4	479.6	479.9	479.9	479.3	478.9
13	Closed-end residential loans ⁹	948.8	984.6	963.3	961.7	955.5	975.7	1,019.3	1,010.6	1,038.4	995.8	992.0	1,005.9
14	Commercial real estate loans ¹⁰	575.1	622.0	617.1	614.5	613.3	611.0	609.6	607.1	607.7	607.3	606.4	606.5
15	Consumer loans	579.4	627.4	646.2	641.5	624.0	615.0	609.5	604.2	606.1	607.2	605.8	593.4
16	Credit cards and other revolving plans	247.2	289.6	297.0	289.1	274.1	266.7	262.1	259.1	258.2	259.6	262.3	254.1
17	Other consumer loans ¹¹	332.2	337.9	349.2	352.4	349.9	348.3	347.4	345.1	347.9	347.6	343.5	339.3
18	Other loans and leases	479.2	531.6	464.9	449.5	406.9	380.5	393.7	398.9	402.8	420.1	378.9	379.8
19	Fed funds and reverse RPs with nonbanks ¹²	179.5	218.6	174.2	164.4	134.8	110.1	117.4	120.3	126.6	141.8	103.5	97.7
20	All other loans and leases ¹³	299.7	312.9	290.7	285.1	272.2	270.5	276.2	278.6	276.2	278.3	275.5	282.1
21	LESS: Allowance for loan and lease losses	65.5	94.9	98.4	102.1	108.0	112.3	119.9	125.0	126.1	124.9	123.1	125.1
22	Interbank loans ¹²	347.0	294.9	341.8	338.6	329.7	339.3	336.7	324.9	366.4	328.4	333.3	263.3
23	Fed funds and reverse RPs with banks ¹²	277.0	243.3	291.0	290.9	285.1	287.3	282.3	273.3	308.4	279.1	284.2	214.4
24	Loans to commercial banks	70.0	51.6	50.7	47.7	44.7	52.0	54.4	51.6	58.0	49.3	49.2	48.9
25	Cash assets ¹⁴	150.8	475.3	461.3	389.3	448.8	498.4	523.9	493.8	524.0	496.7	444.5	498.4
26	Trading assets ¹⁵	311.3	472.8	433.2	361.7	369.7	336.6	316.6	294.3	283.9	287.7	297.3	304.0
27	Derivatives with a positive fair value ¹⁶	201.4	391.2	342.4	274.6	290.9	261.5	232.9	211.0	198.8	204.4	216.3	221.6
28	Other trading assets	109.9	81.6	90.9	87.2	78.8	75.1	83.7	83.3	85.1	83.2	81.0	82.4
29	Other assets ¹⁷	730.5	846.5	817.3	822.2	831.8	803.0	805.9	837.8	824.7	831.2	832.2	880.0
30	TOTAL ASSETS	6,290.8	7,155.5	7,036.7	6,873.8	6,875.4	6,833.0	6,904.9	6,879.9	6,925.0	6,892.9	6,810.5	6,866.6

Footnotes appear on page 21.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	3,296.1	3,787.7	3,761.4	3,734.8	3,787.7	3,774.4	3,796.2	3,824.0	3,836.6	3,849.0	3,772.1	3,827.7
32	Large time deposits	558.4	617.5	589.2	559.4	550.1	529.7	520.3	510.0	516.0	514.2	501.6	504.5
33	Other deposits	2,737.6	3,170.2	3,172.1	3,175.4	3,237.6	3,244.7	3,275.9	3,313.9	3,320.6	3,334.8	3,270.5	3,323.3
34	Borrowings	1,109.5	1,289.7	1,256.7	1,256.3	1,242.3	1,227.8	1,258.9	1,220.7	1,263.5	1,232.5	1,198.5	1,163.5
35	Borrowings from banks in the U.S.	235.9	192.7	232.5	228.9	227.4	230.2	223.5	238.1	265.6	241.3	231.3	218.9
36	Borrowings from others	873.7	1,097.0	1,024.2	1,027.3	1,014.9	997.6	1,035.4	982.5	997.9	991.3	967.2	944.6
37	Trading liabilities ¹⁸	255.4	395.6	326.4	262.5	271.3	235.4	208.6	186.1	182.0	194.0	183.4	179.4
38	Derivatives with a negative fair value ¹⁶	173.4	335.6	276.5	217.6	229.3	197.9	173.0	148.4	149.7	154.0	146.3	135.6
39	Other trading liabilities	82.0	59.9	49.9	44.9	42.0	37.5	35.6	37.7	32.3	40.0	37.1	43.7
40	Net due to related foreign offices	481.3	542.7	572.6	472.8	416.0	446.8	471.4	457.1	471.1	413.5	478.8	470.2
41	Other liabilities ¹⁹	320.7	346.8	332.3	328.5	327.5	310.9	321.9	349.6	342.4	355.4	331.7	377.0
42	TOTAL LIABILITIES	5,463.0	6,362.6	6,249.4	6,054.9	6,044.8	5,995.2	6,057.0	6,037.4	6,095.6	6,044.4	5,964.6	6,017.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²⁰	827.9	792.9	787.3	818.9	830.6	837.9	847.9	842.5	829.4	848.5	845.9	848.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	-30.9	-81.8	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-52.5	-46.9	-47.6	-43.3
45	Securitized consumer loans ²²	314.8	321.8	319.9	318.1	319.2	320.9	319.8	317.7	318.4	317.6	317.0	319.6
46	Securitized credit cards and other revolving plans	280.5	281.4	280.8	279.6	281.4	284.2	283.7	282.1	282.6	282.0	281.5	284.1
47	Other securitized consumer loans	34.3	40.4	39.1	38.5	37.8	36.7	36.0	35.6	35.8	35.7	35.5	35.5
48	Securitized real estate loans ²²	1,208.7	1,393.9	1,398.9	1,391.1	1,388.1	1,391.9	1,390.1	1,391.1	1,390.4	1,397.8	1,388.2	1,387.2

Footnotes appear on page 21.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	3,040.8	3,118.2	3,161.7	3,193.3	3,198.5	3,204.4	3,205.9	3,201.8	3,201.6	3,199.2	3,205.0	3,201.4
2	Securities in bank credit ²	579.1	583.7	624.1	629.9	638.9	658.9	658.8	667.0	661.5	665.7	669.7	675.4
3	Treasury and agency securities ³	348.9	383.4	416.4	419.0	421.1	428.8	430.3	431.6	430.3	432.6	433.9	430.2
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	265.7
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	164.4
6	Other securities	230.2	200.3	207.7	210.9	217.8	230.1	228.5	235.3	231.1	233.1	235.8	245.2
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	39.6
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	205.7
9	Loans and leases in bank credit ⁸	2,461.7	2,534.4	2,537.7	2,563.4	2,559.6	2,545.6	2,547.1	2,534.9	2,540.1	2,533.5	2,535.3	2,526.0
10	Commercial and industrial loans	435.0	453.3	444.9	443.0	437.8	433.4	429.5	426.6	427.9	426.2	426.7	424.9
11	Real estate loans	1,670.0	1,704.8	1,709.9	1,731.1	1,734.2	1,731.7	1,729.8	1,725.6	1,727.2	1,724.7	1,724.4	1,725.3
12	Revolving home equity loans	116.2	124.8	127.2	129.4	131.3	131.4	130.9	129.2	129.0	129.4	129.1	129.4
13	Closed-end residential loans ⁹	508.8	517.0	520.4	537.8	540.0	539.2	537.0	537.5	537.8	535.8	535.9	541.0
14	Commercial real estate loans ¹⁰	1,045.0	1,063.0	1,062.3	1,063.8	1,062.9	1,061.0	1,061.9	1,059.0	1,060.3	1,059.5	1,059.4	1,055.0
15	Consumer loans	229.2	243.1	242.8	249.6	247.2	244.4	250.7	248.8	250.8	248.8	247.4	246.8
16	Credit cards and other revolving plans	78.7	93.6	94.0	99.8	98.2	94.9	95.6	93.3	94.9	92.9	92.1	92.2
17	Other consumer loans ¹¹	150.4	149.5	148.7	149.8	149.0	149.5	155.1	155.5	155.9	155.9	155.2	154.6
18	Other loans and leases	127.6	133.3	140.1	139.7	140.3	136.1	137.1	133.9	134.3	133.7	136.9	129.0
19	Fed funds and reverse RPs with nonbanks ¹²	2.6	8.1	9.6	10.4	13.4	8.6	10.1	8.7	8.9	9.9	10.7	3.7
20	All other loans and leases ¹³	125.0	125.2	130.5	129.4	126.9	127.5	126.9	125.1	125.4	123.8	126.2	125.2
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	52.3
22	Interbank loans ¹²	19.9	46.8	60.2	65.7	62.8	62.9	57.9	57.4	55.3	61.0	56.0	59.2
23	Fed funds and reverse RPs with banks ¹²	13.7	39.6	52.0	56.5	55.1	51.0	49.6	46.9	46.7	50.2	45.4	45.5
24	Loans to commercial banks	6.2	7.2	8.1	9.2	7.7	11.9	8.3	10.5	8.6	10.8	10.6	13.8
25	Cash assets ¹⁴	106.8	226.3	230.5	228.8	242.5	237.8	234.6	221.2	229.3	214.3	223.4	215.5
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	46.1
27	Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	6.3
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	39.8
29	Other assets ¹⁷	217.2	275.4	263.3	266.0	270.5	263.4	270.4	280.0	279.7	278.3	281.3	282.5
30	TOTAL ASSETS	3,354.5	3,681.2	3,689.2	3,722.1	3,743.5	3,736.7	3,738.5	3,741.9	3,743.1	3,732.4	3,745.3	3,752.5

Footnotes appear on page 21.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	2,431.2	2,601.5	2,634.7	2,662.6	2,687.4	2,701.4	2,715.6	2,737.2	2,739.9	2,737.1	2,751.2	2,725.8
32	Large time deposits	431.7	446.9	445.0	450.9	456.6	459.0	456.6	462.7	459.4	458.5	463.0	473.8
33	Other deposits	1,999.5	2,154.6	2,189.7	2,211.7	2,230.7	2,242.4	2,259.0	2,274.5	2,280.5	2,278.7	2,288.2	2,252.0
34	Borrowings	527.7	549.9	525.3	532.4	533.2	512.6	502.8	486.3	486.2	478.1	487.9	490.6
35	Borrowings from banks in the U.S.	166.4	150.0	139.6	146.6	151.6	147.1	145.0	136.2	134.1	128.8	139.1	147.2
36	Borrowings from others	361.3	400.0	385.8	385.7	381.5	365.5	357.8	350.0	352.0	349.3	348.8	343.4
37	Trading liabilities ¹⁸	—	—	—	—	—	—	—	—	—	—	—	3.7
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	3.1
39	Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—	0.6
40	Net due to related foreign offices	59.4	40.9	7.9	25.1	55.8	74.2	37.7	49.7	52.8	62.7	41.1	47.6
41	Other liabilities ¹⁹	54.0	67.6	74.0	71.1	69.6	69.1	71.9	77.0	73.7	76.2	76.7	84.2
42	TOTAL LIABILITIES	3,039.9	3,264.5	3,247.4	3,298.1	3,351.8	3,363.5	3,333.9	3,353.9	3,356.3	3,357.4	3,360.2	3,352.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²⁰	314.5	416.6	441.9	423.9	391.7	373.2	404.6	388.1	386.8	375.0	385.1	400.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-35.9
45	Securitized consumer loans ²²	99.8	89.1	87.7	85.2	85.8	87.7	87.2	88.1	86.7	87.7	89.1	89.8
46	Securitized credit cards and other revolving plans	99.8	88.8	87.7	85.3	85.5	87.1	86.5	87.4	86.0	87.0	88.5	89.2
47	Other securitized consumer loans	0.1	0.3	-0.0	-0.0	0.3	0.7	0.7	0.7	0.7	0.7	0.7	0.6
48	Securitized real estate loans ²²	35.3	36.5	35.9	34.5	32.6	32.0	31.0	33.9	32.3	33.2	33.2	38.6

Footnotes appear on page 21.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	3,042.0	3,118.3	3,161.9	3,198.6	3,204.9	3,200.1	3,204.6	3,203.0	3,203.0	3,201.3	3,205.5	3,200.4
2	Securities in bank credit ²	580.8	579.1	625.4	633.8	648.1	661.0	661.7	669.5	666.0	669.2	673.0	672.7
3	Treasury and agency securities ³	351.4	379.2	416.1	421.8	429.6	433.7	434.5	435.0	435.9	436.7	437.8	428.0
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	264.8
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	163.2
6	Other securities	229.4	199.9	209.3	212.0	218.5	227.3	227.2	234.6	230.1	232.4	235.2	244.7
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	40.3
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	204.4
9	Loans and leases in bank credit ⁸	2,461.1	2,539.2	2,536.5	2,564.8	2,556.9	2,539.1	2,542.9	2,533.4	2,537.0	2,532.1	2,532.5	2,527.7
10	Commercial and industrial loans	435.5	453.3	443.0	441.8	438.3	435.1	431.9	427.1	427.5	426.8	427.3	425.6
11	Real estate loans	1,666.1	1,706.8	1,707.4	1,732.6	1,732.2	1,724.8	1,724.6	1,721.7	1,725.4	1,719.7	1,718.6	1,722.6
12	Revolving home equity loans	115.5	125.7	127.1	129.4	130.1	130.3	130.3	128.5	128.3	128.5	128.5	128.9
13	Closed-end residential loans ⁹	508.0	516.2	518.0	539.6	540.0	536.1	535.1	536.5	540.1	533.3	532.5	540.3
14	Commercial real estate loans ¹⁰	1,042.5	1,064.9	1,062.3	1,063.5	1,062.1	1,058.5	1,059.2	1,056.8	1,057.1	1,057.8	1,057.6	1,053.4
15	Consumer loans	229.5	244.7	247.7	251.0	245.6	242.9	249.4	249.1	250.5	249.5	248.3	246.8
16	Credit cards and other revolving plans	79.9	95.1	96.2	98.8	95.8	94.1	95.1	94.5	96.0	95.0	93.6	92.5
17	Other consumer loans ¹¹	149.7	149.6	151.6	152.2	149.8	148.8	154.4	154.5	154.5	154.5	154.7	154.2
18	Other loans and leases	130.0	134.5	138.4	139.4	140.7	136.3	137.0	135.6	133.6	136.1	138.3	132.8
19	Fed funds and reverse RPs with nonbanks ¹²	3.6	7.2	8.9	11.0	13.4	9.5	10.2	9.2	8.6	11.2	11.0	3.8
20	All other loans and leases ¹³	126.4	127.2	129.5	128.5	127.3	126.8	126.7	126.4	124.9	124.9	127.3	129.0
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	51.6
22	Interbank loans ¹²	22.1	46.3	59.6	62.1	63.8	63.1	58.6	58.6	55.8	63.8	55.9	60.7
23	Fed funds and reverse RPs with banks ¹²	15.1	39.9	52.4	55.2	55.9	52.5	49.0	47.2	46.2	51.9	45.2	45.8
24	Loans to commercial banks	7.0	6.4	7.2	6.9	7.9	10.6	9.7	11.4	9.5	11.9	10.7	14.9
25	Cash assets ¹⁴	105.4	236.4	236.0	225.6	231.9	235.6	230.1	218.1	222.3	207.9	215.8	222.3
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	51.2
27	Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	6.7
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	44.5
29	Other assets ¹⁷	217.0	276.9	262.2	265.5	269.2	266.3	272.5	279.9	282.1	276.8	277.7	281.7
30	TOTAL ASSETS	3,360.8	3,692.2	3,687.5	3,718.4	3,737.5	3,734.4	3,738.0	3,745.9	3,746.1	3,733.7	3,738.7	3,764.8

Footnotes appear on page 21.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	2,427.6	2,618.5	2,633.3	2,665.8	2,701.2	2,707.8	2,718.6	2,735.6	2,749.0	2,740.8	2,717.9	2,728.2
32	Large time deposits	426.2	448.3	447.3	453.5	457.8	457.9	454.1	458.3	455.8	454.1	453.5	472.6
33	Other deposits	2,001.4	2,170.2	2,186.0	2,212.3	2,243.3	2,249.9	2,264.5	2,277.3	2,293.2	2,286.7	2,264.4	2,255.6
34	Borrowings	529.0	550.3	536.2	540.2	527.6	512.6	505.5	486.7	479.9	478.0	500.6	485.4
35	Borrowings from banks in the U.S.	167.4	147.6	145.6	151.1	150.9	150.6	147.3	136.5	131.2	128.1	145.8	145.4
36	Borrowings from others	361.6	402.6	390.6	389.1	376.7	362.0	358.2	350.2	348.8	349.9	354.7	340.0
37	Trading liabilities ¹⁸	—	—	—	—	—	—	—	—	—	—	—	4.2
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	—	—	—	3.6
39	Other trading liabilities	—	—	—	—	—	—	—	—	—	—	—	0.6
40	Net due to related foreign offices	51.6	61.6	57.0	48.7	41.7	43.7	43.0	43.9	41.9	41.1	46.2	48.7
41	Other liabilities ¹⁹	52.8	71.2	74.6	74.3	73.5	73.0	72.8	75.2	73.5	74.7	73.9	80.1
42	TOTAL LIABILITIES	3,030.6	3,306.4	3,306.7	3,334.0	3,348.9	3,342.3	3,345.3	3,346.3	3,349.7	3,339.5	3,343.4	3,346.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²⁰	330.2	385.8	380.8	384.4	388.6	392.1	392.7	399.6	396.4	394.2	395.3	418.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-35.9
45	Securitized consumer loans ²²	97.7	92.2	89.9	87.3	86.8	88.6	86.4	86.3	84.5	85.6	87.7	88.4
46	Securitized credit cards and other revolving plans	97.3	92.0	89.7	87.1	86.2	87.4	85.2	85.2	83.4	84.5	86.6	87.4
47	Other securitized consumer loans	0.4	0.2	0.2	0.2	0.6	1.2	1.1	1.1	1.1	1.1	1.1	1.0
48	Securitized real estate loans ²²	36.1	36.3	36.4	35.6	35.5	34.7	34.1	34.4	33.7	33.8	33.9	36.7

Footnotes appear on page 21.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	1,050.3	982.8	982.9	969.6	978.8	957.9	951.1	922.1	933.2	930.6	905.3	910.0
2	Securities in bank credit ²	351.3	305.4	306.7	301.1	307.7	293.8	291.2	281.0	284.1	283.4	276.3	277.0
3	Treasury and agency securities ³	113.7	109.9	112.9	108.9	116.6	107.0	103.7	98.0	101.2	102.3	95.0	89.9
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	23.5
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	66.3
6	Other securities	237.7	195.5	193.8	192.2	191.1	186.8	187.5	183.0	182.8	181.1	181.3	187.1
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	18.3
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	168.8
9	Loans and leases in bank credit ⁸	698.9	677.4	676.2	668.5	671.1	664.1	659.9	641.1	649.1	647.2	629.0	633.0
10	Commercial and industrial loans	336.4	367.2	367.4	362.2	356.3	353.7	345.7	336.5	338.1	335.3	333.1	338.3
11	Real estate loans	44.4	45.9	44.6	46.1	44.9	44.0	45.1	44.5	45.1	45.1	44.0	43.4
12	Revolving home equity loans	—	—	—	—	—	—	—	—	—	—	—	0.7
13	Closed-end residential loans ⁹	—	—	—	—	—	—	—	—	—	—	—	5.4
14	Commercial real estate loans ¹⁰	—	—	—	—	—	—	—	—	—	—	—	37.3
15	Consumer loans	—	—	—	—	—	—	—	—	—	—	—	0.9
16	Credit cards and other revolving plans	—	—	—	—	—	—	—	—	—	—	—	0.0
17	Other consumer loans ¹¹	—	—	—	—	—	—	—	—	—	—	—	0.9
18	Other loans and leases	318.1	264.3	264.2	260.2	269.8	266.3	269.1	259.8	265.9	266.7	251.8	250.4
19	Fed funds and reverse RPs with nonbanks ¹²	116.0	60.8	64.4	63.5	75.0	77.2	77.7	75.9	79.6	82.2	68.9	70.8
20	All other loans and leases ¹³	202.1	203.4	199.9	196.8	194.7	189.1	191.4	183.9	186.3	184.5	182.9	179.6
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	2.5
22	Interbank loans ¹²	71.5	35.1	43.3	46.4	42.3	44.9	47.1	40.7	43.8	41.4	38.2	37.5
23	Fed funds and reverse RPs with banks ¹²	65.0	26.5	35.1	38.4	34.8	37.7	42.3	35.7	39.1	36.6	33.0	31.7
24	Loans to commercial banks	6.5	8.5	8.3	8.1	7.5	7.2	4.8	5.0	4.7	4.7	5.3	5.8
25	Cash assets ¹⁴	59.6	319.8	312.2	240.0	237.4	285.2	275.7	187.7	202.1	172.8	198.6	158.2
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	132.9
27	Derivatives with a positive fair value ¹⁶	103.9	156.6	164.5	167.5	152.0	149.6	147.3	136.9	135.8	137.8	138.0	132.5
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	0.5
29	Other assets ¹⁷	50.3	62.0	54.6	46.3	39.5	46.5	42.4	35.3	37.7	39.6	33.5	27.8
30	TOTAL ASSETS	1,335.6	1,556.2	1,557.6	1,469.8	1,450.0	1,484.2	1,463.5	1,322.3	1,352.7	1,322.3	1,313.6	1,263.9

Footnotes appear on page 21.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	1,143.8	883.1	899.3	872.4	840.0	890.3	931.2	947.6	942.8	947.6	947.5	959.6
32	Large time deposits	1,108.4	843.0	860.4	831.2	807.8	844.0	883.5	902.5	896.5	901.9	901.3	918.4
33	Other deposits	35.4	40.1	38.9	41.1	32.1	46.3	47.7	45.1	46.4	45.8	46.2	41.3
34	Borrowings	590.7	606.0	604.0	623.1	651.8	663.9	661.6	638.5	639.8	635.8	641.1	636.0
35	Borrowings from banks in the U.S.	71.6	38.3	44.0	43.7	35.4	43.7	48.2	38.6	45.2	38.5	39.4	29.5
36	Borrowings from others	519.1	567.7	560.0	579.3	616.4	620.2	613.4	599.9	594.6	597.2	601.7	606.5
37	Trading liabilities ¹⁸	121.8	146.6	164.8	162.7	148.9	147.4	143.5	134.2	133.6	133.8	133.6	132.3
38	Derivatives with a negative fair value ¹⁶	97.4	132.8	152.0	148.3	135.2	136.8	136.6	124.7	123.7	124.4	124.3	122.3
39	Other trading liabilities	24.4	13.8	12.8	14.4	13.7	10.6	6.8	9.5	9.8	9.5	9.3	10.0
40	Net due to related foreign offices	-528.8	-175.3	-193.0	-256.4	-249.1	-249.0	-301.1	-396.6	-367.6	-389.3	-408.2	-453.2
41	Other liabilities ¹⁹	42.2	40.7	37.7	37.7	36.1	40.1	34.8	38.2	34.8	35.5	42.2	42.1
42	TOTAL LIABILITIES	1,369.7	1,501.1	1,512.7	1,439.5	1,427.6	1,492.7	1,469.9	1,361.9	1,383.4	1,363.4	1,356.3	1,316.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²⁰	-34.1	55.1	44.9	30.3	22.4	-8.5	-6.4	-39.6	-30.7	-41.2	-42.7	-52.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	-	-	-	-	-	-	-	-	-	-	-	-1.5
45	Securitized consumer loans ²²	-	-	-	-	-	-	-	-	-	-	-	0.0
46	Securitized credit cards and other revolving plans	-	-	-	-	-	-	-	-	-	-	-	0.0
47	Other securitized consumer loans	-	-	-	-	-	-	-	-	-	-	-	0.0
48	Securitized real estate loans ²²	-	-	-	-	-	-	-	-	-	-	-	0.0

Footnotes appear on page 21.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
ASSETS													
1	Bank credit	1,045.5	987.2	980.0	972.2	976.7	959.0	947.0	916.8	930.7	929.9	894.6	900.9
2	Securities in bank credit ²	347.3	304.4	301.7	302.9	304.6	292.6	288.9	277.4	281.7	281.9	270.3	271.8
3	Treasury and agency securities ³	113.9	103.5	110.0	114.5	120.3	112.4	108.8	99.9	104.2	105.9	95.7	89.4
4	Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	—	—	—	25.4
5	Non-MBS ⁵	—	—	—	—	—	—	—	—	—	—	—	64.0
6	Other securities	233.5	200.9	191.7	188.4	184.3	180.3	180.1	177.5	177.6	176.0	174.6	182.4
7	Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	—	—	—	17.8
8	Non-MBS ⁷	—	—	—	—	—	—	—	—	—	—	—	164.6
9	Loans and leases in bank credit ⁸	698.2	682.8	678.3	669.3	672.1	666.4	658.1	639.3	649.0	648.0	624.3	629.2
10	Commercial and industrial loans	333.8	368.1	371.0	366.8	360.5	354.9	345.6	333.8	335.3	333.0	330.2	334.5
11	Real estate loans	44.3	45.6	45.1	45.2	45.3	45.2	45.1	44.2	44.8	44.9	43.6	43.3
12	Revolving home equity loans	—	—	—	—	—	—	—	—	—	—	—	0.2
13	Closed-end residential loans ⁹	—	—	—	—	—	—	—	—	—	—	—	5.9
14	Commercial real estate loans ¹⁰	—	—	—	—	—	—	—	—	—	—	—	37.2
15	Consumer loans	—	—	—	—	—	—	—	—	—	—	—	1.1
16	Credit cards and other revolving plans	—	—	—	—	—	—	—	—	—	—	—	0.0
17	Other consumer loans ¹¹	—	—	—	—	—	—	—	—	—	—	—	1.0
18	Other loans and leases	320.1	269.1	262.2	257.3	266.4	266.3	267.4	261.1	268.9	270.1	250.6	250.2
19	Fed funds and reverse RPs with nonbanks ¹²	118.8	58.9	59.3	60.4	72.0	79.5	79.3	78.0	82.8	85.9	69.6	71.5
20	All other loans and leases ¹³	201.3	210.1	202.9	196.9	194.4	186.8	188.2	183.1	186.1	184.3	181.0	178.7
21	LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	—	—	3.1
22	Interbank loans ¹²	68.0	36.3	45.0	46.9	40.4	41.5	44.7	39.0	42.5	41.1	38.0	32.3
23	Fed funds and reverse RPs with banks ¹²	62.6	26.7	35.9	38.1	32.2	34.7	40.0	34.8	38.7	37.2	33.5	27.4
24	Loans to commercial banks	5.4	9.6	9.0	8.8	8.2	6.7	4.7	4.2	3.8	3.9	4.5	4.9
25	Cash assets ¹⁴	60.9	329.3	318.1	233.8	231.8	279.6	273.5	191.6	198.7	173.8	209.6	166.1
26	Trading assets ¹⁵	—	—	—	—	—	—	—	—	—	—	—	122.7
27	Derivatives with a positive fair value ¹⁶	99.6	170.7	170.5	164.1	152.3	152.5	146.6	130.5	135.3	130.2	127.8	122.2
28	Other trading assets	—	—	—	—	—	—	—	—	—	—	—	0.6
29	Other assets ¹⁷	55.6	53.9	48.1	47.3	48.0	47.3	45.0	42.4	45.2	45.2	42.5	35.4
30	TOTAL ASSETS	1,329.5	1,577.3	1,561.6	1,464.4	1,449.1	1,479.8	1,456.8	1,319.8	1,352.4	1,320.2	1,312.5	1,254.3

Footnotes appear on page 21.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 10, 2009

Account		2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 10	Jun 17	Jun 24	Jul 1
LIABILITIES													
31	Deposits	1,150.2	887.5	903.1	865.2	839.5	888.2	949.1	953.9	963.1	956.6	949.8	944.7
32	Large time deposits	1,115.1	847.9	864.3	825.9	799.0	844.4	902.2	909.2	917.5	910.8	903.8	904.5
33	Other deposits	35.1	39.6	38.8	39.3	40.5	43.8	46.9	44.7	45.6	45.8	46.0	40.2
34	Borrowings	595.3	611.0	605.5	622.2	670.4	675.4	675.4	644.6	645.5	644.4	638.6	643.3
35	Borrowings from banks in the U.S.	69.9	40.1	43.2	41.8	40.0	42.1	43.5	37.1	40.7	37.9	35.5	32.7
36	Borrowings from others	525.4	570.9	562.4	580.4	630.4	633.3	631.9	607.5	604.7	606.5	603.2	610.6
37	Trading liabilities ¹⁸	121.8	170.1	168.0	162.5	148.1	148.2	144.4	131.7	138.0	131.2	127.6	123.8
38	Derivatives with a negative fair value ¹⁶	96.2	157.2	155.5	148.0	135.0	137.8	136.3	122.0	127.2	121.2	118.6	114.3
39	Other trading liabilities	25.6	12.9	12.5	14.5	13.1	10.3	8.1	9.8	10.8	9.9	9.0	9.5
40	Net due to related foreign offices	-583.5	-136.5	-158.4	-228.2	-248.7	-271.9	-351.9	-450.9	-433.7	-449.2	-447.1	-499.7
41	Other liabilities ¹⁹	41.7	41.4	39.5	38.8	36.3	37.0	37.0	37.6	36.7	34.3	40.7	39.2
42	TOTAL LIABILITIES	1,325.5	1,573.5	1,557.7	1,460.5	1,445.5	1,476.9	1,453.9	1,316.9	1,349.5	1,317.3	1,309.6	1,251.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²⁰	4.1	3.9	3.9	3.8	3.6	2.9	2.9	2.9	2.9	2.9	2.9	2.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²¹	—	—	—	—	—	—	—	—	—	—	—	-1.5
45	Securitized consumer loans ²²	—	—	—	—	—	—	—	—	—	—	—	0.0
46	Securitized credit cards and other revolving plans	—	—	—	—	—	—	—	—	—	—	—	0.0
47	Other securitized consumer loans	—	—	—	—	—	—	—	—	—	—	—	0.0
48	Securitized real estate loans ²²	—	—	—	—	—	—	—	—	—	—	—	0.0

Footnotes appear on page 21.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly data are Wednesday values; monthly data are *pro rata* averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. For example, if a large bank is acquired by a commercial bank, or if a large bank leaves the commercial bank universe, it is replaced with the bank next in line, typically the bank ranked number 26. If a nonbank converts to a commercial bank charter, or if a small bank becomes large in size, it is not considered for the large bank panel (regardless of size) until the data are benchmarked to the subsequent Call Report. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 9 to 16, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated balances are removed from past data for the bank group that lost the assets, and added to past data for the bank group that acquired those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports or from the most recent weekly sample report, if available. A ratio procedure is used to adjust past levels.

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Before July 1, 2009, most small domestically chartered banks reported only the total, which was distributed as 85 percent with banks (line 23) and 15 percent with nonbanks (line 19). Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

15. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

16. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

17. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

18. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

19. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

20. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

21. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

22. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (<http://www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8>). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).